

Exhibit D

April 13, 2007

The Honorable Helen Gillmor

Chief U.S. District Judge
US District Court of Hawaii
300 Ala Moana Blvd.,
Honolulu, Hawaii 96850

Re: Kenneth Chio Heng long

I have known Kenneth Chio Heng long for almost 43 years as his elder sister. During the last 16 years, even though I am a married woman with three children, Kenneth has been helping me raise my children in Hawaii to adulthood due to my husband's mental health disability and is residing in Maryland.

With Kenneth's financial support, all my children were proud graduates of Iolani School and with his positive encouragement and consulting, my oldest daughter, Sandra Fan, who is 23 years old, is now a 4th year student in the Computer Science PhD program at the University of Washington in Seattle. My middle child, Howard Fan, who is 21, will be graduating from the MBA program from Willamette University in Oregon next month. And my youngest son, Edward Fan who is 18, is already a junior at Tufts University in Boston, majoring in Chemical Engineering. All my kids are influenced very much by the good character of their uncle, Kenneth, who has been acting like a father to them in the absence of their father.

My brother, Kenneth, has an almost two year old son who definitely needs his father to be on his side to nurture him. Since Kenneth has been giving such good role model to my children, I am sure his son will definitely benefit more with his father being on his side.

Kenneth had been providing job opportunities for hundreds or even thousand of Hawaii residents during the years that he was in business, thereby not only helping people to feed their families but helping Hawaii economically. Besides providing jobs, he also cares for the well-being of his employees, helping them solve their personal problems and encouraging them to achieve higher goals in their lives.

For your information, I have been a real estate agent with Dower Realty Inc. since 2006 and I am in this profession to help people make their biggest investment and achieve their dream in life so they can enjoy and raise their family in their own home.

Yours faithfully,

Denise Fan



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